

ALPINE BANKS OF COLORADO

	CPP Disbursement Date 03/27/2009	RSSD (Holding Company) 1061679	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$2,373	\$2,257	-4.9%		
Loans	\$1,586	\$1,374	-13.4%		
Construction & development	\$388	\$271	-30.1%		
Closed-end 1-4 family residential	\$261	\$248	-4.9%		
Home equity	\$209	\$194	-7.4%		
Credit card	\$0	\$0			
Other consumer	\$17	\$11	-35.7%		
Commercial & Industrial	\$83	\$69	-17.1%		
Commercial real estate	\$536	\$483	-9.9%		
Unused commitments	\$319	\$304	-4.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$9	\$6	-38.3%		
Asset-backed securities	\$0	\$0			
Other securities	\$399	\$414	3.9%		
Cash & balances due	\$205	\$279	36.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$52	\$27	-48.2%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$59	\$29	-50.2%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$2,117	\$1,986	-6.2%		
Deposits	\$2,044	\$1,919	-6.1%		
Total other borrowings	\$58	\$52	-10.7%		
FHLB advances	\$15	\$14	-5.1%		
Equity					
Equity capital at quarter end	\$256	\$270	5.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.4%	10.4%	--		
Tier 1 risk based capital ratio	11.9%	13.8%	--		
Total risk based capital ratio	13.2%	15.1%	--		
Return on equity ¹	-16.1%	2.7%	--		
Return on assets ¹	-1.7%	0.3%	--		
Net interest margin ¹	4.8%	4.5%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	58.2%	75.6%	--		
Loss provision to net charge-offs (qtr)	85.4%	68.1%	--		
Net charge-offs to average loans and leases ¹	7.7%	2.4%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	15.7%	7.2%	3.8%	2.3%	--
Closed-end 1-4 family residential	8.0%	5.2%	1.7%	0.8%	--
Home equity	1.9%	1.9%	1.0%	0.7%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.1%	0.0%	5.1%	0.8%	--
Commercial & Industrial	0.1%	1.9%	0.2%	1.1%	--
Commercial real estate	4.1%	3.6%	1.7%	0.0%	--
Total loans	6.9%	4.4%	2.1%	0.8%	--